

UNITED STATES BANKRUPTCY COURT

Southern District of Ohio (Columbus)

In re Mark H Stroh and Diane J Stroh
Debtor

Case No. 15-50251
Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wells Fargo Financial Ohio 1, Inc.

Court claim no. (if known): 1

Last four digits of any number you
use to identify the debtor's account: 8209

Date of payment change:
Must be at least 21 days after date of this notice 12/12/2015

Uniform Claim Identifier: WFCMGE1550251OHS86468209

New total payment:
Principal, Interest, and escrow, if any \$1,881.43

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: _____ New escrow payment: _____

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.

If a notice is not attached, explain why:

Current interest rate: 8.125%

New interest rate: 8.125%

Current principal and interest payment: \$1,808.95

New principal and interest payment: \$1,881.43

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____

New mortgage payment: _____

The CM/ECF system imposes certain constraints, including limits on the number of characters that may be entered into certain fields, when filing a proof of claim. As a result of these constraints and limitations, the creditor name that appears on the bankruptcy court's claims register (and any supplemental proof of claim) may differ from the creditor name that appears on the actual proof of claim form.

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

- I am the creditor. I am the creditor's authorized agent.
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Diana Montilla

Date 11/17/2015

VP Loan Documentation of Wells Fargo Bank N.A.,
as Servicing Agent for Wells Fargo Financial

Print: Diana Montilla

Title VP Loan Documentation of Wells Fargo Bank N.A.,
as Servicing Agent for Wells Fargo Financial

Company Wells Fargo Bank, N.A./Wells Fargo Home Mortgage

Address MAC X7801-014
3476 Stateview Blvd.
Fort Mill, SC 29715

Specific Contact Information:

P: 800-274-7025
E: NoticeOfPaymentChangeInquiries@wellsfargo.com

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UNITED STATES BANKRUPTCY COURT

Southern District of Ohio (Columbus)

Chapter 13 No. 15-50251

Judge: C. Kathryn Preston

In re:

Mark H Stroh and Diane J Stroh

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on November 17, 2015, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage prepaid, or via filing with the US Bankruptcy Court's CM ECF system.

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor: Mark H Stroh
Diane J Stroh
1888 Plains Blvd
Powell, OH 43065

Debtor's Attorney: Karen E Hamilton
31 East Whittier Street
Columbus, OH 43206

Trustee: Frank M Pees
130 East Wilson Bridge Road
Suite 200
Worthington, OH 43085

/s/ Bill Taylor

Authorized Agent

WELLS FARGO HOME MORTGAGE
RETURN MAIL OPERATIONS
PO BOX 14472
DES MOINES, IA 50306

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MARK H STROH
DIANE J STROH
PO BOX 14507
DES MOINES, IA 50306

Account Information

Fax: (866) 278-1179
Telephone: (866) 234-8271
Correspondence: PO Box 10335
Des Moines, IA 50306

Hours of Operation: Mon - Fri, 6 a.m. - 10 p.m.,
Sat, 8 a.m. - 2 p.m., CT

Loan Number: [REDACTED]
Property Address: 1888 Plains Blvd
Powell OH 43065

November 11, 2015

Changes to Your Mortgage Interest Rate and Payments on December 12, 2015.

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a six month period during which your interest rate stayed the same. That period ends on November 12, 2015, so on that date your interest rate changes. After that, your interest rate may change every six months for the rest of your loan term.

	Current Interest Rate and Monthly Payment	New Interest Rate and Monthly Payment
Interest Rate	8.12500%	8.12500%
Principal and Interest	\$1,350.17	\$1,881.43
Total Monthly Payment	\$1,350.17	\$1,881.43 (due December 12, 2015)

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". We round the result of this addition to the nearest one eighth of one percentage point (0.12500%). Under your loan agreement, your index rate is 3.25000% and your margin is 4.85000%. Your "Prime Rate; The Last Business Day Of The Month" index is published monthly by the Wall Street Journal.

Interest Rate Limits: Your interest rate cannot go lower than 4.85000% during the life of the loan. Your interest rate cannot go higher than 14.85000% during the life of the loan. Your interest rate can increase on this Change Date by no more than 1.00000%. Your interest rate can decrease on this Change Date by no more than 1.00000%.

New Interest Rate and Payment: The table above shows your new interest rate and new monthly payment. The new payment is based on your "Prime Rate; The Last Business Day Of The Month" index, your margin, your interest bearing balance of \$138,260.77, and your remaining loan term of 102 months.

Loan Number: [REDACTED]

Property Address: 1888 Plains Blvd
Powell OH 43065

Changes to Your Mortgage Interest Rate and Payments on December 12, 2015.

Prepayment Penalty: None.

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of this debt in bankruptcy or are currently in a bankruptcy case, this notice is not intended as an attempt to collect a debt, and we have a security interest in the property and will only exercise our rights as against the property.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.